Insurance

Company Tracking Number: LS161A GEN 5 RATE FILING

TOI: L091 Individual Life - Flexible Premium Sub-TOI: L091.101 External Indexed - Single Life

Adjustable Life

Product Name: LS161A Gen 5 Rate Filing

Project Name/Number: LS161A Gen 5 Rate Filing/LS161A Gen 5 Rate Filing

### Filing at a Glance

Company: North American Company for Life and Health Insurance

Product Name: LS161A Gen 5 Rate Filing SERFF Tr Num: NALH-125990618 State: ArkansasLH TOI: L09I Individual Life - Flexible Premium SERFF Status: Closed State Tr Num: 41338

Adjustable Life

Sub-TOI: L09I.101 External Indexed - Single Co Tr Num: LS161A GEN 5 RATE State Status: Filed-Closed

Life FILING

Filing Type: Form Co Status: Reviewer(s): Linda Bird

Authors: Carrie Block, Laurie Disposition Date: 01/22/2009

Gruba, Paula Kunkel-White, Gayle

Lovorn, Gail Velen

Date Submitted: 01/15/2009 Disposition Status: Filed

Implementation Date Requested: On Approval Implementation Date:

State Filing Description:

#### **General Information**

Project Name: LS161A Gen 5 Rate Filing Status of Filing in Domicile: Not Filed

Project Number: LS161A Gen 5 Rate Filing Date Approved in Domicile:

Requested Filing Mode: Review & Approval Domicile Status Comments: State of domicile,

lowa does not require revised rates to be filed

Explanation for Combination/Other: Market Type: Individual Submission Type: New Submission Group Market Size:

Overall Rate Impact: Group Market Type:

Filing Status Changed: 01/22/2009
State Status Changed: 01/22/2009
Deemer Date:

Corresponding Filing Tracking Number:

Filing Description:

NAIC No.: 431-66974 / FEIN No.: 36-2428931

Revised Surrender Charge Rate Filing for Flexible Premium Adjustable Life Policy w/indexed features, policy form

Insurance

Company Tracking Number: LS161A GEN 5 RATE FILING

TOI: L091 Individual Life - Flexible Premium Sub-TOI: L091.101 External Indexed - Single Life

Adjustable Life

Product Name: LS161A Gen 5 Rate Filing

Project Name/Number: LS161A Gen 5 Rate Filing/LS161A Gen 5 Rate Filing

LS161A03

#### Dear Reviewer:

We are filing revised Surrender Charge rates for new issues for policy form, LS161A03, which was approved by your Department on July 20, 2007 under state tracking number 36367. These Surrender Charge rates will replace those currently on file and will apply to new issues as of April 1, 2009.

Your acknowledgement of this filing, at your earliest convenience, would be appreciated. Please feel free to contact me if you have any questions regarding this filing.

### **Company and Contact**

#### **Filing Contact Information**

Paula Kunkel White, Contracts Analyst pwhite@nacolah.com
525 W. VAN BUREN (800) 800-3656 [Phone]
CHICAGO, IL 60607 (312) 648-7780[FAX]

**Filing Company Information** 

North American Company for Life and Health CoCode: 66974 State of Domicile: Iowa

Insurance

Principal Office: 4601 Westown Parkway - Group Code: 431 Company Type: Life and Annuity

Suite 300

West Des Moines, IA 50266 Group Name: State ID Number:

(800) 800-3656 ext. [Phone] FEIN Number: 36-2428931

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### **Filing Fees**

Fee Required? Yes
Fee Amount: \$50.00
Retaliatory? No

Fee Explanation: \$50 per submission. State of domicile has not fee.

SERFF Tracking Number: NALH-125990618 State: Arkansas

Filing Company: North American Company for Life and Health State Tracking Number: 41338

In surance

Company Tracking Number: LS161A GEN 5 RATE FILING

TOI: L09I Individual Life - Flexible Premium Sub-TOI: L09I.101 External Indexed - Single Life

Adjustable Life

Product Name: LS161A Gen 5 Rate Filing

Project Name/Number: LS161A Gen 5 Rate Filing/LS161A Gen 5 Rate Filing

Per Company: No

SERFF Tracking Number: NALH-125990618 State: Arkansas

Filing Company: North American Company for Life and Health State Tracking Number: 41338

Insurance

Company Tracking Number: LS161A GEN 5 RATE FILING

TOI: L091 Individual Life - Flexible Premium Sub-TOI: L091.101 External Indexed - Single Life

Adjustable Life

Product Name: LS161A Gen 5 Rate Filing

Project Name/Number: LS161A Gen 5 Rate Filing/LS161A Gen 5 Rate Filing

COMPANY AMOUNT DATE PROCESSED TRANSACTION #

North American Company for Life and Health \$50.00 01/15/2009 25052269

Insurance

In surance

Company Tracking Number: LS161A GEN 5 RATE FILING

TOI: L09I Individual Life - Flexible Premium Sub-TOI: L09I.101 External Indexed - Single Life

Adjustable Life

Product Name: LS161A Gen 5 Rate Filing

Project Name/Number: LS161A Gen 5 Rate Filing/LS161A Gen 5 Rate Filing

# **Correspondence Summary**

#### **Dispositions**

Status	Created By	Created On	Date Submitted
Filed	Linda Bird	01/22/2009	01/22/2009

In surance

Company Tracking Number: LS161A GEN 5 RATE FILING

TOI: L091 Individual Life - Flexible Premium Sub-TOI: L091.101 External Indexed - Single Life

Adjustable Life

Product Name: LS161A Gen 5 Rate Filing

Project Name/Number: LS161A Gen 5 Rate Filing/LS161A Gen 5 Rate Filing

## **Disposition**

Disposition Date: 01/22/2009

Implementation Date:

Status: Filed Comment:

Rate data does NOT apply to filing.

In surance

Company Tracking Number: LS161A GEN 5 RATE FILING

TOI: L09I Individual Life - Flexible Premium Sub-TOI: L09I.101 External Indexed - Single Life

Adjustable Life

Product Name: LS161A Gen 5 Rate Filing

Project Name/Number: LS161A Gen 5 Rate Filing/LS161A Gen 5 Rate Filing

Item Type	Item Name	Item Status	<b>Public Access</b>
Supporting Document	Flesch Certification		No
Supporting Document	Application		No
Supporting Document	Health - Actuarial Justification		No
Supporting Document	Outline of Coverage		No
Supporting Document	Bulletin 83 Certification		Yes

In surance

Company Tracking Number: LS161A GEN 5 RATE FILING

TOI: L091 Individual Life - Flexible Premium Sub-TOI: L091.101 External Indexed - Single Life

Adjustable Life

Product Name: LS161A Gen 5 Rate Filing

Project Name/Number: LS161A Gen 5 Rate Filing/LS161A Gen 5 Rate Filing

### **Rate Information**

Rate data does NOT apply to filing.

SERFF Tracking Number: NALH-125990618 State: Arkansas

Filing Company: North American Company for Life and Health

State Tracking Number:

41338

Insurance

Company Tracking Number: LS161A GEN 5 RATE FILING

TOI: L09I Individual Life - Flexible Premium Sub-TOI: L09I.101 External Indexed - Single Life

Adjustable Life

Product Name: LS161A Gen 5 Rate Filing

Project Name/Number: LS161A Gen 5 Rate Filing/LS161A Gen 5 Rate Filing

# **Supporting Document Schedules**

**Review Status:** 

Satisfied -Name: Bulletin 83 Certification 01/15/2009

Comments:

Attachment:

AR Bulletin 11-83 Cert.pdf

# Bulletin 11-83 Certification Guidelines for non-guaranteed costs on participating and non-participating life insurance

D	Π.

I have reviewed the guidelines of Bulletin 11-83 and the referenced form complies with these guidelines.

Timothy Reuer, FSA, MAAA Vice President, Product Development

Date: